## **PUBLIC SUBMISSION**

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Definition of the Term "Fiduciary"; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

Comment On: EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

**Document:** EBSA-2010-0050-DRAFT-6367

Comment on FR Doc # 2015-08831

## **Submitter Information**

Name: Philip Bernstein

## **General Comment**

If I understand this correctly, you are planning to restrict the use of options in IRA beyond the restrictions currently in place. I oppose this decision. Options can and often are used to reduce risk and generate steady income with little downside, such as the selling of covered calls. Please don't take such strategies away from us.